

In the Specification:

The paragraph beginning on page 1, line 24 is amended as follows:

Some sample solutions exist today for performing payment over wireless networks with the use of a wireless payment terminal using Short Messaging Service (SMS) messaging over a GSM like wireless network. In the International Applications under the PCT WO 9613814 published on May 9, 1996 and WO 9745814 published on December 4, 1997, the user, through a dedicated wireless payment terminal, performs payment or balance information transactions towards a bank computing station. The identification is performed by the user at the time of transaction and the identification is confirmed (authenticated) by the network service provider or the computing station which confirms that the information transferred by SMS belongs to an authorized subscriber.